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### **Retired Teacher, Harford Public Schools**

Chairpersons Harp and Walker and Members of the Appropriations Committee, as you discuss today Governor Malloy's budget plan provisions in H.B. No. 6350, you may have been asking yourselves what it is about retired teachers that makes this administration repeatedly want to kick them to the curb? Last year it was cutting the State's share of retiree health costs and the municipal retirement health subsidy from one-third percent to one-fourth percent; now this year the Malloy administration is suggesting eliminating totally its contribution and requiring the State Teachers' Retirement Board to cover these contributions with its health fund – a fund that is projected to go bankrupt in four years if the State does not live up to its contracted responsibility.

My husband, age 81, and I, age 76, have been retired from the Hartford Public School System for almost nineteen years. In June of 1994, we faced retirement with optimism, feeling that even with our modest pensions we had firm promises from both our city and our state that we would be able to buy into affordable healthcare insurance. These past nineteen years have seen us buffeted from pillar to post by first the renegeing of the City of Hartford of their contractual promises to Board of Education employees only (Oh my, what a coincidence!) and now the same thing is being proposed by the State of Connecticut.

Retired teachers seem to be the red-headed stepchildren that nobody wants. They are perhaps the only workers in Connecticut who earned their Social Security quarters, who cannot claim full benefits because of a federal law that eliminates them because they have their own municipal pension. (They are denied their deceased spouse's benefits also!) Budget Chief Ben Barnes last year testified, "Towns and cities got them off their healthcare rolls because they could." Now the state wants to throw the retired teacher who worked over 30 years in Connecticut for a historically low salary under the proverbial bus.

The State saw that the retired teacher was in need when it established The Health Insurance Premium Account (HIPA) in 1989 to provide subsidized health insurance for retired teachers and their spouses. The solvency of that fund was in need of protection when in 2005 it was established that the state and the Health Insurance Premium Account and the retired teacher would equally pay one-third of the costs of the basic health insurance plan offered through the CTRB. Two partners in that deal have held up to their part of that contract. Please don't allow the State of Connecticut to shamefully renege on its responsibility.